



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

August 31 Balance	\$1,298,713		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$690,893		Jan - Sep Revenues	\$7,119,250
Employer Premiums	591,988		Jan - Sep Expenses	\$6,842,787
Employee Premiums	93,017		Sep 30, 2009 Balance	\$1,337,317
Other Revenues	5,888			
Total Expenses	\$652,289		YTD Gain/(Loss)	\$276,463
Week 1 Claims	50,135			
Week 2 Claims	86,053			
Week 3 Claims	118,756			
Week 4 Claims	175,345			
Rx Claims	135,045			
Other Expenses	86,955			
Monthly Gain/(Loss)	\$38,604			
September 30 Balance	\$1,337,317			

2010 Plan Changes

The following changes to the City of Carmel Employee Health Benefit Plan will be effective January 1, 2010. This is a summary only; if you would like more information or want a copy of the complete amendment, contact Sue Coy at scoy@carmel.in.gov or at 571-5850. These changes will be included in the new version of the Plan Document available January 1, 2010.

1. The copays for prescription drugs are revised as shown below:

Generic formulary drugs (30 day pharmacy)	\$10
Brand name formulary drugs (30 day pharmacy)	\$30
Brand name non-formulary drugs (30 day pharmacy)	\$50
Generic formulary drugs (90 day mail order)	\$20
Brand name formulary drugs (90 day mail order)	\$60
Brand name non-formulary drugs (90 day mail order)	\$100

2. The portion of the wellness benefit that is not subject to the deductible is increased from \$200 to \$500 annually. The annual wellness benefit maximum remains at \$1,000. Wellness refers to those services provided for preventive purposes, when there is no diagnosis of illness or injury.
3. The limit for tobacco cessation benefits is changed from \$600 lifetime to \$300 per year. In addition, the plan will cover one physician's office visit per year related to tobacco cessation.

4. An employee is entitled to a special enrollment period if the employee or a dependent loses eligibility for Medicaid or a Child Health Insurance Program (CHIP), or if the employee or a dependent becomes eligible for a premium subsidy under Medicaid or CHIP.

Open Enrollment

You will be getting your open enrollment packet within the next few days. **Your election forms for 2010 are due by November 30, 2009.** All elections made during the open enrollment period will be effective January 1, 2010.

Plan B premiums, which are tied to our cost-of-living adjustment, will not increase in 2010. Dental premiums will increase slightly. If you are participating in the wellness program, your \$10 per pay discount will more than offset the dental increase. Plan C premiums will actually go down in 2010.

Wellness Update

Wellness screenings and follow-up meetings are done for 2009. Now is the time for action. Whether you participated in the health screening or not, Express Health is a resource for you. Call them (573-7600) if you need further help establishing and meeting your wellness goals.

Those employees who did not participate in the screening will soon receive their updated copy of the Healthwise Handbook. The new edition of the handbook will help you practice preventive care, deal with common health problems, partner with your doctors and avoid unnecessary costs.

Signs You Shouldn't Ignore

While we encourage self-care for many minor conditions, there are some signs you shouldn't ignore. Call your health care provider if you experience any of the following;

1. Mysterious changes. Unexplained weight loss, persistent or unusual headaches, a sore that won't heal or an ache or fever that persists, a change in the color or size of a mole; a thickening in the breast.
2. Bleeding. Rectal bleeding, blood in the urine, or blood when you vomit or cough can be signs of something simple, but they can also signal something more serious, such as cancerous growths.
3. Blues you can't beat. If, for a period of two weeks or more, you feel sad or irritable and have lost interest in activities that once gave you pleasure, you may be suffering from depression. Depression is serious, but highly treatable, so see your doctor without delay.

While it's natural to hope that something will just go away, early detection of what could possibly be a serious problem can save your life.

Flu Review

We have had a few isolated cases of flu (including H1N1, seasonal flu and undiagnosed flu symptoms). Fortunately, the disease has not spread within our workplace. Let's do all we can to keep it that way: please cover your nose and mouth with a tissue when you cough or sneeze, and throw the tissue away after you use it. Wash your hands often with soap and water or an alcohol-based sanitizer. If you are sick with flu-like illness, **stay home for at least 24 hours after your fever is gone** (without the use of fever-reducing medicine). Thank you.